



STATE OF WISCONSIN  
Department of Employee Trust Funds  
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SECRETARY

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**Important Notice from the Department of Employee Trust Funds About Your  
Prescription Drug Coverage and Medicare  
(Certificate of Creditable Coverage for Medicare Part D)**

Please read this notice carefully and keep it handy. This notice has information about your current prescription drug coverage with the State of Wisconsin Group Health Insurance program and new prescription drug coverage available January 1, 2006, for people with Medicare. It also tells you where to find more information to help you make decisions about your prescription drug coverage.

- 1. Starting January 1, 2006, new Medicare prescription drug coverage will be available to everyone with Medicare.**
- 2. The Department of Employee Trust Funds (ETF) has determined that the prescription drug coverage offered by the State is, on average for all plan participants, expected to pay as much as the standard Medicare prescription drug coverage.**
- 3. Read this notice carefully. It explains the options you have under Medicare prescription drug coverage, and can help you decide if you want to enroll.**
- 4. Because your existing coverage, administered by Navitus Health Solutions (Navitus), is, on average, at least as good as or better than standard Medicare prescription drug coverage, it is not necessary to enroll in a Medicare Part D plan, and you will not pay extra if you later decide to enroll.**

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Beginning January 1, 2006, prescription drug coverage will be available to everyone with Medicare through Medicare prescription drug plans. All Medicare prescription drug plans will provide at least a standard level of coverage set by Medicare. Some plans might also offer more coverage for a higher monthly premium.

You may have wondered how Medicare's new prescription drug coverage and might affect you. ETF has determined that your prescription drug coverage with the State of Wisconsin Group Health Insurance program is, on average for all plan participants, similar to if not better than the standard Medicare prescription drug coverage. This is referred to as "creditable coverage".

People with Medicare can enroll in a Medicare prescription drug plan from November 15, 2005 through May 15, 2006. However, because you have creditable coverage, you can choose to join a Medicare prescription drug plan later. Each year after that, you will have the opportunity to enroll in a Medicare prescription drug plan between November 15 through December 31.

Important note: If you drop or lose your coverage with ETF and do not enroll in Medicare prescription drug coverage after your current coverage ends, you may pay more to enroll in Medicare prescription drug coverage later. If, after May 15, 2006, you go 63 days or longer without prescription drug coverage that's at least as good as Medicare's prescription drug coverage, your monthly premium will go up at least 1% per month for every month after May 15, 2006 that you did not have that coverage. For more information about your Medicare premium, please contact Medicare directly.

This notice may be sent to you at various points in the future, such as prior to the next Medicare prescription drug coverage enrollment period or whenever coverage changes. For more information about this notice, your current prescription drug coverage, or your options under the Medicare prescription drug coverage, please **contact ETF or Navitus.**

**Department of Employee Trust Funds**

Phone toll free: 1-877-533-5020 Local Madison: (608) 266-3285

Internet site: <http://etf.wi.gov>

**Navitus Customer Service**

Phone toll free: 1-866-333-2757

Regular Hours: 7 a.m. - 9 p.m. CST, Monday through Friday

In addition, more detailed information about Medicare plans that offer prescription drug coverage will be available in October 2005 in the "Medicare & You 2006" handbook. You'll get a copy of the handbook in the mail from Medicare. You may also be contacted directly by Medicare prescription drug plans. You can also get more information about Medicare prescription drug plans from the following sources:

**Call 1-800-MEDICARE (800) 633-4227. TTY users should call (877) 4862048.**

**Prescription Drug Helpline**

Phone toll free: 1-866-456-8211

**Medigap Helpline**

Phone toll free: 1-800-242-1060 (leave a message)

For people with limited income and resources, extra help paying for a Medicare prescription drug plan is available. Information about this extra help is available from the Social Security Administration (SSA). For more information about this extra help, visit SSA online at [www.socialsecurity.gov](http://www.socialsecurity.gov), or call 1-800-772-1213 (TTY 1-800-325-0778).

**Remember: Keep this notice. If you enroll in one of the new plans approved by Medicare which offer prescription drug coverage after May 15, 2006, you may need to provide a copy of this notice when you join to show that you are not required to pay a higher premium amount. Additional copies of this notice can be requested from ETF.**